

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

IVAN RAMOS
NORMA RAMOS
Debtor(s)

Case No. 14-43510

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/04/2014.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 01/05/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 2.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$0.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$0.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$0.00
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$0.00

Attorney fees paid and disclosed by debtor: \$1,637.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCIAL SE	Unsecured	6,111.28	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCIAL SE	Secured	6,111.28	NA	NA	0.00	0.00
AMEX	Unsecured	2,839.00	NA	NA	0.00	0.00
Bby/Cbna	Unsecured	767.00	NA	NA	0.00	0.00
BRENDAN FINANCIAL INC	Unsecured	NA	NA	38,581.74	0.00	0.00
BRENDAN FINANCIAL INC	Secured	26,500.33	38,581.74	38,581.74	0.00	0.00
Cap1/mnrds	Unsecured	2,588.00	NA	NA	0.00	0.00
Capital One	Unsecured	7,281.00	NA	NA	0.00	0.00
Capital One	Unsecured	1,159.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	NA	754.46	754.46	0.00	0.00
Citimortgage Inc	Secured	18,281.00	NA	NA	0.00	0.00
COMENITY BANK/VICTORIA SECRE	Unsecured	1,404.00	1,404.94	1,404.94	0.00	0.00
HH GREG/GE CAPITAL RETAIL BANK	Unsecured	4,339.00	NA	NA	0.00	0.00
Kia Motors Finance Co	Unsecured	3,999.00	NA	NA	0.00	0.00
Kia Motors Finance Co	Secured	11,005.00	NA	NA	0.00	0.00
KOHL'S/CAPITAL ONE	Unsecured	358.00	NA	NA	0.00	0.00
LUSTIG JEWELERS	Unsecured	1,231.23	NA	NA	0.00	0.00
Mabt/Contfin	Unsecured	610.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING	Unsecured	88,033.33	NA	NA	0.00	0.00
OCWEN LOAN SERVICING	Secured	94,614.00	NA	NA	0.00	0.00
Portfolio Recovery	Unsecured	587.00	NA	NA	0.00	0.00
Sears/Cbna	Unsecured	1,776.00	NA	NA	0.00	0.00
Td Bank Usa/targetcred	Unsecured	273.00	NA	NA	0.00	0.00
THD/CBNA	Unsecured	1,294.00	NA	NA	0.00	0.00
US DEPARTMENT OF JUSTICE	Unsecured	113,914.27	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	750.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$38,581.74	\$0.00	\$0.00
TOTAL SECURED:	\$38,581.74	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$40,741.14	\$0.00	\$0.00

Disbursements:			
Expenses of Administration	<u>\$0.00</u>		
Disbursements to Creditors	<u>\$0.00</u>		
TOTAL DISBURSEMENTS :			<u>\$0.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/04/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.